

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF DELAWARE**

In re:

JUDY LAYAOU

FRED LAYAOU

Debtor(s)

§ Case No. 19-12647BLS

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Michael B. Joseph, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/09/2019.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/06/2020.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$	0.00	
Less amount refunded to debtor	\$	0.00	
NET RECEIPTS:			\$ 0.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$	0.00	
Court Costs	\$	0.00	
Trustee Expenses & Compensation	\$	0.00	
Other	\$	0.00	
TOTAL EXPENSES OF ADMINISTRATION:			\$ 0.00
Attorney fees paid and disclosed by debtor:	\$	0.00	

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 0.00	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 0.00	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 0.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/13/2020

By: /s/Michael B. Joseph
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

I, Michael B. Joseph, Chapter 13 Trustee of the within case, do hereby certify that on this 13rd day of April, 2020, I caused one copy of the within Trustee's Final Report to be served on the following:

UNITED STATES MAIL, POSTAGE PREPAID

JUDY LAYAOU & FRED LAYAOU
2975 DEL LOWS RD
BEAR, DE 19701

Debtor(s)

OWN ATTORNEY

Attorney for Debtor(s)

/S/ Michael B. Joseph
Michael B. Joseph, Trustee
P.O. Box 1350
824 Market Street
Wilmington, DE 19899-1350
302-656-0123
Chapter 13 Trustee